

Information to identify the case:

Reshaad Reed

Debtor 1:

First Name Middle Name Last Name

Social Security number or ITIN: XXX-XX-5881

EIN: -----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: ----

EIN: ----

United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA

Date case filed for chapter: 7 4/18/25

Case number: 25-20998-GLT

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Reshaad Reed	
2. All other names used in the last 8 years		
3. Address	159 Westminster Drive Monroeville, PA 15146	
4. Debtor's attorney Name and address	Lawrence Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721  Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
5. Bankruptcy trustee Name and address	Crystal H. Thornton-Illar LEECHTISHMAN 525 William Penn Place 28th Floor Pittsburgh, PA 15219	Contact phone 412-261-1600  Email: <a href="mailto:c thornton-illar@leechtishman.com">c thornton-illar@leechtishman.com</a>

For more information, see page 2 >

Debtor Reshaad Reed

Case number 25-20998-GLT

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Date: 5/12/25
<b>7. Meeting of creditors</b>	<b>June 30, 2025 at 01:00 PM</b>	Location:  <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 451 616 4812, and Passcode 6001318900, call 1-412-239-8484</b>  For additional information, go to: <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/29/25</b>
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Reshaad Reed  
Debtor

Case No. 25-20998-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: May 12, 2025

Form ID: 309A

Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:**

Recip ID	Recipient Name and Address
db	+ Reshaad Reed, 159 Westminster Drive, Monroeville, PA 15146-4915
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16533067	T-mobile, 3625 32nd Avenue SE, Bellevue, WA 98006
16524402	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15259-0001

**TOTAL: 4**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@berNSTEINLAW.COM	May 12 2025 23:51:49	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: ecf@westernpabankruptcy.com	May 12 2025 23:50:00	Lawrence Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ EDI: BCHTHONTONILLR	May 13 2025 03:46:00	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
smg	EDI: PENNDEPTREV	May 13 2025 03:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	May 12 2025 23:51:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@berNSTEINLAW.COM	May 12 2025 23:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16524385	+ EDI: ATTWIREBK.COM	May 13 2025 03:46:00	AT&T, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
16524383	+ Email/Text: bankruptcy@acacceptance.com	May 12 2025 23:51:00	American Credit Acceptance, 961 E. Main Street, Spartanburg, SC 29302-2149
16524384	+ EDI: AIS.COM	May 13 2025 03:46:00	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
16524387	+ Email/Text: bankruptcy@bsifinancial.com	May 12 2025 23:51:00	BSI Financial Svcs, Attn: Bankruptcy, 4200 Regent Blvd. Ste B200, Irving, TX 75063-2240
16524386	+ Email/PDF: bncnotices@becket-lee.com	May 12 2025 23:58:19	Becket & Lee, POB 3001, Malvern, PA 19355-0701
16524388	+ EDI: COMCASTCBLCENT	May 13 2025 03:46:00	Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
16524389	+ Email/Text: bankruptcynotices@current.com	May 12 2025 23:51:00	Current, Attn: Bankruptcy, 217 Centre St #180,,

District/off: 0315-2

User: auto

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16524390	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 12 2025 23:51:00	New York, NY 10013-3624
16524391	^ MEBN	May 12 2025 23:46:48	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16524392	+ Email/Text: documents@socascades.com	May 12 2025 23:50:00	Driveway Finance Corp, Attn: Bankruptcy, 150 N. Bartlett St., Medford, OR 97501-6015
16524393	+ Email/Text: SAABankruptcy@fcbanking.com	May 12 2025 23:51:00	First Commonwealth, 601 Philadelphia Street, Indiana, PA 15701-3952
16524394	+ EDI: AMINFOFP.COM	May 13 2025 03:46:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16524395	EDI: JEFFERSONCAP.COM	May 13 2025 03:46:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16524396	+ Email/Text: bknotification@loandepot.com	May 12 2025 23:52:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
16524397	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2025 23:58:03	Lvny Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
16524398	+ Email/PDF: bankruptcy_prod@navient.com	May 12 2025 23:58:11	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
16533064	+ EDI: PENNDEPTREV	May 13 2025 03:46:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16525900	EDI: PENNDEPTREV	May 13 2025 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16533065	+ Email/Text: ecfbankruptcy@proleasing.com	May 12 2025 23:51:00	Progressive Leasing, 256 Data Drive, Draper, UT 84020-2315
16524399	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2025 23:57:46	Resurgent Receivable, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16524400	+ Email/Text: bankruptcy@huntington.com	May 12 2025 23:51:00	The Huntington National Bank, P O Box 89424, Cleveland, OH 44101-6424
16533069	Email/Text: bankruptcies@uplift.com	May 12 2025 23:50:00	Uplift Inc, 440 N Wolfe Road, Sunnyvale, CA 94085
16524401	+ Email/Text: BNCnotices@dcmservices.com	May 12 2025 23:51:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
16524403	Email/Text: bk@veritasrental.com	May 12 2025 23:51:00	Veritas Instrument Rental, 12475 44th Street N., Clearwater, FL 33762
16533073	+ EDI: VERIZONCOMB.COM	May 13 2025 03:46:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANDEPOT.COM, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16533050	*+	AT&T, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
16533048	*+	American Credit Acceptance, 961 E. Main Street, Spartanburg, SC 29302-2149
16533049	*+	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
16533052	*+	BSI Financial Svcs, Attn: Bankruptcy, 4200 Regent Blvd. Ste B200, Irving, TX 75063-2240
16533051	*+	Becket & Lee, POB 3001, Malvern, PA 19355-0701

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16533053	*+	Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
16533054	*+	Current, Attn: Bankruptcy, 217 Centre St #180,, New York, NY 10013-3624
16533055	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16533056	*+	Diversified Adjustment Services, Inc, Attn: Bankruptcy, Po Box 32145, Fridley, MN 55432-0145
16533057	*+	Driveway Finance Corp, Attn: Bankruptcy, 150 N. Bartlett St., Medford, OR 97501-6015
16533058	*+	First Commonwealth, 601 Philadelphia Street, Indiana, PA 15701-3952
16533059	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16533060	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16533061	*+	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
16533062	*	Lvvn Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
16533063	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
16533066	*+	Resurgent Receivable, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16533068	*+	The Huntington National Bank, P O Box 89424, Cleveland, OH 44101-6424
16533070	*+	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
16533071	*+	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15259-0001
16533072	*P++	VERITAS INSTRUMENT RENTAL, PO BOX 950, PINELLAS PARK FL 33780-0950, address filed with court; Veritas Instrument Rental, 12475 44th Street N., Clearwater, FL 33762

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name	Email Address
Crystal H. Thornton-Illar	cthornton-Illar@leechtishman.com PA95@ecfcbis.com;dbender@leechtishman.com
Denise Carlon	on behalf of Creditor LOANDEPOT.COM LLC dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Lawrence Willis	on behalf of Debtor Reshaad Reed ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5